Application No.: 09/990,327   Docket No.: 05525-00003-US

REMARKS

This response is filed following the telephone conversation with the Examiner on Monday April 25, 2005. The Examiner called in response to a message from the undersigned questioning the status of this application. The undersigned had, by reviewing the PAIR site, found that a Notice of Allowance had been withdrawn on February 21, 2005.

In an Office Action of January 23, 2004, the Examiner indicated that all pending claims were allowed. A supplemental amendment after allowance was filed on January 12, 2005, after a telephone conversation with the Examiner of January 3, 2005.

In the telephone conversation of April 25, the Examiner indicated that the record should be supplemented by providing an indication of the support in the specification for the subject matter of claims 99-188. In addition, the Examiner suggested that when the reissue application was filed, one of the corrections, provided for in the Certificate of Correction, to claim 4, line 5, had been omitted.
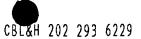
Applicant has set forth in this paper all of the pending claims even though that is not required by the rules. Of the original claims 1-8, claim 4 has been corrected (in line 5 by changing "a" to –the-) so as to bring the claim into conformance with the Certificate of Correction. Since this action merely corrects the form of the claim, the claim is not shown as being "amended". The claims added by this reissue application, claims 99-188, which are shown underlined, have not been changed.

Applicant lists, in a table below, support in the specification for the various recitations in claims 99-188. The citations to the specification of the original patent are in the format A:B or A:B-C:D. Where A and C represent column identification and B and D represent line identification. This table illustrates exemplary support, e.g., Applicant has not combed the specification to uncover every instance in which this specification supports the recitations in the claims. Thus, the table should not be taken as a representation of all of the support in the specification for the various recitations in the claims.

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Claim 99 A method of using a wireless telephone to transfer funds between different accounts comprising:	2:21
preparing the wireless telephone to engage in funds transfer,	Fig 1A "Ready cell Phone for transaction/activity", 4:49-51
receiving user identification information by receiving wireless telephone identification information transmitted by the wireless telephone,	4:12, 4:57-58, 10:41
entering a function code which identifies the desired funds transfer on the keypad of the wireless telephone,	Fig. 1B, "Enter Unique Code", 2:35-37
sending the function code to a central processing unit,	2:39
authorizing the desired funds transfer,	1:37, 2:53-56, 3:30, 3:51-53, 4:65-5:22
determining the different accounts involved in the funds transfer	2:50
and	
confirming completion of the funds transfer	Fig. 1E, "Transmit confirmation/Authorization Number to Other Party", 3:8-10, 3:21, 5:45
Claim 100 A method for realizing a payment transaction allowing a user, operating a wireless telephone, to pay a vendor for goods or services, the method comprising:	3:66-4:1
preparing the wireless telephone to engage in the payment transaction,	Fig 1A "Ready cell Phone for transaction/activity", 4:49-51
receiving user identification information by receiving wireless telephone identification information transmitted by the wireless telephone,	4:12, 4:57-58, 10:41
receiving, at the wireless telephone, an instruction relating to the payment transaction,	Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35;
	Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;
	Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;
	Fig. 2B, "Enter Unique Code for Tolling", 10:30

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	Fig. 3B, "Prompt Enter Amount"
sending payment transaction instruction information a central processing unit to identify the payment transaction,	2:35-37, 2:62, 2:67-3:7, 10:30-33
authorizing, using the central processing unit, the payment transaction, and	1:37, 2:53-56, 3:30, 3:51-53, 4:65-5:22
confirming completion of the transaction.	Fig. 1E, "Transmit confirmation/Authorization Number to Other Party", 3:8-10, 3:21, 5:45
Claim 101 A method realizing a payment transaction allowing a user, operating a wireless telephone, to pay a highway toll, the method comprising:	10:10
preparing the wireless telephone to engage in the toll payment transaction,	Fig 1A "Ready cell Phone for transaction/activity", Cell Phone Tolling, 10:28
receiving user identification information by receiving wireless telephone identification information transmitted by the wireless telephone,	4:12, 4:57-58, 10:41
receiving, at the wireless telephone, an instruction relating to the highway toll payment transaction,	Fig. 2B, "Enter Unique Code for Tolling", 10:30
sending highway toll payment instruction information to a central processing unit to identify the highway toll payment transaction,	10:31-39
authorizing, using the central processing unit, the highway toll payment transaction, and	10:40-42
confirming completion of the highway toll payment transaction.	10:44
Claim 102 A method realizing a payment transaction allowing a user, operating a wireless telephone, to pay a public transit fare the method comprising:	8:49-51
preparing the wireless telephone to engage in the transit fare payment transaction,	Fig 1A "Ready cell Phone for transaction/activity" 4:49-51
receiving user identification information by receiving wireless telephone identification information transmitted by the wireless telephone,	4:12, 4:57-58, 10:41
receiving, at the wireless telephone, an instruction relating to the transit fare payment transaction,	9:1-30, 9:35
sending transit fare payment instruction information to a central processing unit to identify the transit fare payment	9:29-35

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transaction,	
authorizing, using the central processing unit, the transit fare payment transaction, and	9:37
confirming completion of the transit fare payment transaction.	9:37-38
Claim 103 A method realizing a payment transaction allowing a user, operating a wireless telephone, to pay a parking garage fee the method comprising:	6:16-20
preparing the wireless telephone to engage in the parking garage fee payment transaction,	Fig 1A "Ready cell Phone for transaction/activity", 4:49-51, 7:13-15
receiving user identification information by receiving wireless telephone identification information transmitted by the wireless telephone,	4:12, 4:57-58, 10:41
receiving, at the wireless telephone an instruction identifying the parking garage fee payment transaction,	7:1-12
sending parking garage fee payment instruction information to a central processing unit to identify the parking garage fee payment transaction,	7:15-17
authorizing, using the central processing unit, the parking garage fee transaction, and	7:24
confirming completion of the parking garage fee transaction.	7:24-25
Claim 104 A method realizing an account inquiry transaction allowing a user, operating a wireless telephone, to obtain account balance information the method comprising:	2:28-30
preparing the wireless telephone to engage in account balance inquiry transaction,	Fig 1A "Ready cell Phone for transaction/activity", 2:28-30, 4:49-51
receiving user identification information by receiving wireless telephone identification information transmitted by the wireless telephone,	4:12, 4:57-58, 10:41
receiving, at the wireless telephone, an account inquiry instruction identifying the account inquiry transaction,	2:35-37
sending account inquiry instruction information to a central processing unit to identify the account inquiry transaction,	2:37-38
authorizing, using the central processing unit, the account inquiry transaction, and	2:52-56
completing the account inquiry transaction.	3:9-11

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Claim 105 A method allowing a user of a wireless telephone to transfer funds between different accounts comprising the steps of:	1:30-32, 2:20-22, 2:28-30
preparing the wireless telephone engage in the funds transfer,	Fig 1A "Ready cell Phone for transaction/activity", 4:49-51
receiving user identification information by receipt of wireless telephone identification information,	4:12, 4:57-58, 10:41
receiving from the wireless telephone identification of a function corresponding to funds transfer,	Fig. 1B, "Enter Unique Code", 2:35-37
operating on the funds transfer function at a central processing unit,	2:39
determining the different accounts involved in the funds transfer, and	2:50-51
authorizing the desired funds transfer.	3:6-11
Claim 106 A method allowing realization of a payment transaction by a user, operating a wireless telephone, paying a vendor for goods or services the method comprising the steps of:	3:66-4:2
preparing the wireless telephone to engage in the payment transaction,	Fig 1A "Ready cell Phone for transaction/activity", 2:28-30, 4:49-51
receiving user identification information by receipt of wireless telephone identification information,	4:12, 4:57-58, 10:41
receiving, from the wireless telephone, an instruction relating to the payment transaction,	Fig. 1B, "Enter Unique Code for Transaction/Activity", 2:35;
	Fig. 1C "Prompt Enter Account Code", 2:53, 4:67, 5:6;
	Fig. 1D, "Prompt Enter Destination Account Code", 2:66, 5:20-22;
	Fig. 2B, "Enter Unique Code for Tolling", 10:30
	Fig. 3B, "Prompt Enter Amount"
sending payment transaction instruction information to a central processing unit to identify the payment transaction, and	2:35-37, 2:62, 2:67, 10:31
authorizing, using the central processing unit, the payment transaction.	2:53-56, 3:30, 3:51-53, 4:65-5:22

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Claim 107 A method allowing the realization of a payment transaction allowing a user, operating a wireless telephone, to pay a highway toll the method comprising:	10:10
preparing the wireless telephone to engage in the toll payment transaction,	Fig 1A "Ready cell Phone for transaction/activity", 10:28
receiving user identification information by receipt of wireless telephone identification information,	4:12, 4:57-58, 10:41
receiving, from the wireless telephone, an instruction relating to the highway toll payment transaction,	Fig. 2B, "Enter Unique Code for Tolling", 10:30
sending highway toll payment instruction information to a central processing unit to identify the highway toll payment transaction, and	10:31-39
authorizing, using the central processing unit, the highway toll payment transaction.	10:40-42
Claim 108 A method allowing the realization of a payment transaction allowing a user, operating a wireless telephone, to pay a public transit fare the method comprising:	8:49-51
preparing the wireless telephone to engage in the transit fare payment transaction,	Fig 1A "Ready cell Phone for Transaction/Activity" 4:49-51
receiving user identification information by receipt of wireless telephone identification information,	4:12, 4:57-58, 10:41
receiving, from the wireless telephone, an instruction relating to the transit fare payment transaction,	9:1-30, 9:35
sending transit fare payment instruction information to a central processing unit to identify the transit fare payment transaction, and	9:29-35
authorizing, using the central processing unit, the transit fare payment transaction.	9:37
Claim 109 A method allowing the realization of a payment transaction allowing a user, operating a wireless telephone, to pay a parking garage fee the method comprising:	6:16-20
preparing the wireless telephone to engage in the parking garage fee payment transaction,	Fig 1A "Ready cell Phone for transaction/activity" 4:49-51, 7:13-15
receiving user identification information by receipt of wireless telephone identification information,	4:12, 4:57-58, 10:41
receiving, from the wireless telephone an instruction identifying the parking garage fee payment transaction,	7:1-12
sending parking garage fee payment instruction	7:15-17

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information to a central processing unit to identify the parking garage fee payment transaction, and	
authorizing, using the central processing unit, the parking garage fee transaction.	7:24
Claim 110 A method allowing the realization of an account inquiry transaction allowing a user, operating a wireless telephone, to obtain account balance information the method comprising:	2:28-30
preparing the wireless telephone to engage in the account inquiry transaction,	Fig 1A "Ready cell Phone for transaction/activity" 4:49-51
receiving user identification information by receipt of wireless telephone identification information,	4:12, 4:57-58, 10:41
receiving, from the wireless telephone, an account inquiry instruction identifying the account inquiry transaction,	2:35-27
sending account inquiry instruction information to a central processing unit to identify the account inquiry transaction, and	2:37-38
authorizing, using the central processing unit, the account inquiry transaction.	2:52-56
Claim 111 The method claim 99 wherein the funds transfer involves a default amount at a pre-set price	2:40-41
Claim 112 The method of claim 99 wherein the funds transfer involves a variable amount and which includes the further steps of:	2:45
using the wireless telephone to identify the variable amount and	2:48, 4:60
sending the identified amount to the central processing unit	2:49, 4:61
Claim 113 The method of claim 99 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5
Claim 114 The method of claim 99 wherein the determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 115 The method of claim 99 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40

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Claim	Reference
Claim 116 The method of claim 115 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 117 The method of claim 115 wherein the account identified using the keypad is a destination account	5:37-40
Claim 118 The method claim 100 wherein the payment involves a default amount at a pre-set price	2:40-42
Claim 119 The method of claim 100 wherein the payment involves a variable amount and which includes the further steps of:	2:45
using the wireless telephone to identify the variable amount and	2:48, 4:60
sending the identified amount to the central processing unit	2:49, 4:61
Claim 120 The method of claim 100 which further includes the step of determining the different accounts involved in the payment	2:50-51
Claim 121 The method of claim 120 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5
Claim 122 The method of claim 121 wherein the determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 123 The method of claim 120 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 124 The method of claim 123 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 125 The method of claim 123 wherein the account identified using the keypad is a destination account	5:37-40
Claim 126 The method claim 101 wherein the highway toll payment involves a default amount at a pre-set price	2:41, 10:33

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Claim 127 The method of claim 101 wherein the highway toll payment involves a variable amount and which includes the further steps of:	2:45-50
using the wireless telephone to identify the variable amount and	2:45-50
sending the identified amount to the central processing unit	2:49
Claim 128 The method of claim 101 which further includes the step of determining the different accounts involved in the payment	2:50-51
Claim 129 The method of claim 128 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 67-5:5
Claim 130 The method of claim 128 wherein the determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 131 The method of claim 128 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 132 The method of claim 131 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 133 The method of claim 131 wherein the account identified using the keypad is a destination account	5:37-40
Claim 134 The method claim 102 wherein the transit fare payment involves a default amount at a pre-set price	2:42, 9:20-25
Claim 135 The method of claim 102 wherein the transit fare payment involves a variable amount and which includes the further steps of:	9:45-57
using the wireless telephone to identify the variable amount and	2:48, 4:60, 9:11-38
sending the identified amount to the central processing unit	2:49, 4:61, 9:35

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Claim 136 The method of claim 102 which further includes the step of determining the different accounts involved in the transit fare payment	9:1-2, 4:57
Claim 137 The method of claim 136 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5
Claim 138 The method of claim 136 wherein the determ destination account from the function code	2:63-67, 6:63-7:5
Claim 139 The method of claim 136 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:35-40
Claim 140 The method of claim 139 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 141 The method of claim 139 wherein the account identified using the keypad is a destination account	5:37-40
Claim 142 The method claim 103 wherein the parking garage fee payment transaction involves a default amount at a pre-set price	2:40-41
Claim 143 The method of claim 103 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:	2:45
using the wireless telephone to identify the variable amount and	2:48, 4:60
sending the identified amount to the central processing unit	2:49, 4:61
Claim 144 The method of claim 103 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction	2:50-51
Claim 145 The method of claim 144 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5

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Claim 146 The method of claim 144 wherein the determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 147 The method of claim 144 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 148 The method of claim 147 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 149 The method of claim 147 wherein the account identified using the keypad is a destination account	5:37-40
Claim 150 The method claim 105 wherein the funds transfer involves a default amount at a pre-set price	2:40-41
Claim 151 The method of claim 105 wherein the funds transfer involves a variable amount and which includes the further steps of:	2:45
using the wireless telephone to identify the variable amount and	2:48, 4:60
sending the identified amount to the central processing unit	2:49, 4:61
Claim 152 The method of claim 105 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5
Claim 153 The method of claim 105 wherein the determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 154 The method of claim 105 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 155 The method of claim 154 wherein the account identified using the keypad is a source account	4:65-5:5

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Claim 156 The method of claim 154 wherein the account identified using the keypad is a destination account	5:37-40
Claim 157 The method claim 106 wherein the payment involves a default amount at a pre-set price	2:40-42
Claim 158 The method of claim 106 wherein the payment involves a variable amount and which includes the further steps of:	2:45
using the wireless telephone to identify the variable amount and	2:48, 4:60
sending the identified amount to the central processing unit	2:49, 4:61
Claim 159 The method of claim 106 which further includes the step of determining the different accounts involved in the payment	2:50-51
Claim 160 The method of claim 159 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5
Claim 161 The method of claim 160 wherein the determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 162 The method of claim 160 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 163 The method of claim 162 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 164 The method of claim 162 wherein the account identified using the keypad is a destination account	5:37-40
Claim 165 The method claim 107 wherein the highway toll payment involves a default amount at a pre-set price	2:41, 10:33

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Claim 166 The method of claim 107 wherein the highway toll payment involves a variable amount and which includes the further steps of:	2:45
using the wireless telephone to identify the variable amount and	2:48, 4:60
sending the identified amount to the central processing unit	2:49, 4:61
Claim 167 The method of claim 107 which further includes the step of determining the different accounts involved in the payment	2:50-51
Claim 168 The method of claim 167 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5
Claim 169 The method of claim 167 wherein the determining step includes determining a destination account from the function code	2:63-67, 6:63-7:5
Claim 170 The method of claim 167 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 171 The method of claim 170 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 172 The method of claim 170 wherein the account identified using the keypad is a destination account	5:37-40
Claim 173 The method claim 108 wherein the transit fare payment involves a default amount at a pre-set price	2:40-42
Claim 174 The method of claim 108 wherein the transit fare payment involves a variable amount and which includes the further steps of:	9:7
using the wireless telephone to identify the variable amount and	2:48, 4:60, 9:11-38
sending the identified amount to the central processing unit	2:49, 4:61, 9:35

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Claim 175 The method of claim 108 which further includes the step of determining the different accounts involved in the transit fare payment	2:50-51
Claim 176 The method of claim 175 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5
Claim 177 The method of claim 175 wherein the determining step includes determining a destination from the function code	2:63-67, 6:63-7:5
Claim 178 The method of claim 175 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 179 The method of claim 178 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 180 The method of claim 178 wherein the account identified using the keypad is a destination account	5:37-40
Claim 181 The method claim 109 wherein the parking garage fee payment transaction involves a default amount at a pre-set price	2:41, 7:8
Claim 182 The method of claim 109 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:	
using the wireless telephone to identify the variable amount and	2:48, 4:60
sending the identified amount to the central processing unit	2:49, 4:61
Claim 183 The method of claim 109 which further includes the step of determining the different accounts involved in the parking garage fee payment transaction	2:50-51
Claim 184 The method of claim 183 wherein the determining step includes determining a source account identification from the user identification	2:52, 4:13, 57, 65-5:5

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Claim 185 The method of claim 183 wherein the determining step includes determining a destination account from the function code	6:63-7:5
Claim 186 The method of claim 183 wherein the determining step includes identifying an account using a keypad of the wireless telephone	2:67, 4:65-5:5, 5:37-40
Claim 187 The method of claim 186 wherein the account identified using the keypad is a source account	4:65-5:5
Claim 188 The method of claim 186 wherein the account identified using the keypad is destination account	5:37-40

Applicant believes that the requirements set forth by the Examiner in the telephone conversation of April 25, 2005 have now been met. In view of the foregoing, an early Notice of Allowance is respectfully requested.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 22-0185, under Order No. 05525-00003-US from which the undersigned is authorized to draw.

Dated: 4/25/05   Respectfully submitted,

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